

**HUNTER COLLEGE
BENEFITS ORIENTATION
TEACHING AND NON-TEACHING
ADJUNCTS**

Office of Human Resources

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TOPICS OF DISCUSSION:

- About Hunter
- NYC Health Benefits Program
- PSC-CUNY Welfare Fund Benefits
- Pension Plans
- Tax Deferred Annuity (TDA)-Voluntary Savings Plans
- Other Benefits
- Policies and Procedures

ABOUT HUNTER COLLEGE

Hunter College is a comprehensive teaching, research, and service institution, long committed to excellence and access in the education of undergraduate and graduate students in liberal arts and sciences, as well as in the professional fields of education, health science, nursing, and social work.

Founded in 1870, by Thomas Hunter who was influenced by the free higher education open to young men and wished to offer the same for women.

Hunter is the second-oldest college in The City University of New York and is dedicated from its earliest days to serving a student body which reflects the diversity of New York City.

HEALTH BENEFITS

Teaching Adjuncts must have taught one or two courses in the previous two semesters and at least two courses and six hours per week in the current semester and maintain this going forward.

Non-teaching Adjuncts must have worked 15 hours per week in the previous two semesters and work 15 hours per week each semester going forward.

Summer and Winter session is not included

How do I Enroll?

- **Complete the Health Benefits Application (Form ERB)**
- **To enroll any eligible dependents you must submit acceptable documentation to support their eligibility status and**
- **Complete Adjunct Health Insurance Certification Form**
- **Complete Adjunct Enrollment Form/PSC-CUNY Welfare Fund**
- **Complete Adjunct Recurring Payment Election Form**
- **Return the Health Benefits Application to The Human Resources Department/Benefits within 30 days of your appointment.**
- **Qualifying event**

HEALTH BENEFITS TRANSFER PERIOD

The Transfer Period is a time in which you can make changes to your health plan without having a qualifying event

- The NYC Health Benefits Program determines the exact dates; usually enrollment takes place during the Fall
- All changes become effective the first day of January of the next year

HEALTH BENEFITS

WHO CAN BE COVERED?

- A legally married husband or wife, but never an ex-spouse
- Domestic Partner
- Children under age 26 (whether married or unmarried)
- Unmarried children who cannot support themselves due to disability that occurred before the age at which the dependent coverage would otherwise terminate

HEALTH BENEFITS

TYPES OF HEALTH PLANS AND SERVICES

- Health Maintenance Organizations (HMO) – A system of healthcare that provides managed, pre-paid hospital and medical services to its members. An HMO member chooses a Primary Care Physician (PCP) from within the HMO network

Plans presently offered: CIGNA Healthcare, GHI HMO, Empire HMO New York, Empire HMO New Jersey, HIP Prime HMO, Vytra Health and MetroPlusPlans

- Exclusive Provider Organization (EPO) – Offers a higher level of choice and flexibility than many other managed care plans. Members can see any EPO network provider. There is no need to choose a PCP and no referrals are necessary to see a specialist. Plans presently offered: Empire EPO and Aetna EPO

HEALTH BENEFITS

TYPES OF HEALTH PLANS AND SERVICES

CONTINUED

- **Point of Service (POS) – Offers the freedom to use a network or an out-of-network provider for medical and hospital care. When using out-of-network providers, healthcare delivery resembles that of a traditional indemnity plan**
Plans presently offered: HIP Prime POS

- **Preferred Provider Organization (PPO) – Offers the freedom to use either a network or an out-of-network provider for medical and hospital care. Participating plans contract with health care providers who agree to accept negotiated lower payment from the health plan**
Plans presently offered: GHI-CBP/EBCBS

ADJUNCT BASIC PLAN AND OPTIONAL RIDER MONTHLY RATE SHEET EFFECTIVE 07-01-2019

Health Plan		Monthly Individual Rate	Monthly Family Rate
Aetna EPO *	Basic Plan	\$279.00	\$2,354.49
Optional Rider	Prescription Drugs	\$1,934.32	\$7,036.30
	Total	\$2,213.32	\$9,390.79
Cigna Healthcare *	Basic Plan	\$819.98	\$3,315.33
Optional Rider	Prescription Drugs	\$1,118.88	\$4,208.35
	Total	\$1,938.86	\$7,523.68
Empire EPO **	Basic Plan	\$860.21	\$3,281.19
Optional Rider	Prescription Drugs	\$1,121.60	\$3,922.00
	Total	\$1,981.81	\$7,203.19
Empire HMO **	Basic Plan	\$291.83	\$1,964.22
Optional Rider	Prescription Drugs	\$553.22	\$2,605.03
	Total	\$845.05	\$4,569.25
GHI-CBP/EBCBS	Basic Plan	\$0.00	\$1,205.92
Enhanced Reimbursement Schedule		\$5.21	\$1,219.12
	Total	\$5.21	\$2,425.04
GHI HMO*	Basic Plan	\$200.36	\$1,678.46
Optional Rider	Prescription Drugs	\$568.60	\$2,617.42
	Total	\$768.96	\$4,295.88
		Revised 07/01/2019	9

ADJUNCT BASIC PLAN AND OPTIONAL RIDER MONTHLY RATE SHEET EFFECTIVE 7-1-2019 CONTINUED

Health Plan		Monthly Individual Rate	Monthly Family Rate
HIP Prime HMO Appliance & Private	Basic Plan	\$0.00	\$1,092.43
	Duty Nursing	\$0.00	Not Currently Available
	Total	\$0.00	\$1,092.43
HIP Prime POS* Optional Rider	Basic Plan	\$1,067.00	\$3,706.59
	Prescription Drugs	\$1,352.35	\$4,405.71
	Total	\$2,419.35	\$8,112.30
MetroPlus	Basic Plan	\$0.00	\$1,092.43
	Total	\$0.00	\$1,092.43
Vytra** Optional Rider	Basic Plan	\$156.00	\$1,641.72
	Prescription Drugs	\$474.59	\$2,470.55
	Total	\$630.59	\$4,112.27

Note:* Individual prescription drug coverage is provided by the PSC-CUNY Welfare Fund for all health plans. Please be aware that Welfare Fund Supplemental Benefits coverage under the adjunct plan is individual-only. You may elect to purchase family coverage at the rate of \$202.00 per month, payable quarterly. Enrollment in the NYC-HBP basic health insurance, family coverage, is requisite. You may elect the optional prescription rider for Aetna EPO, Cigna Healthcare, GHI HMO or HIP Prime POS and have your prescription coverage provided by the health plan. If you elect the optional prescription rider for any of these plan, you may be eligible to receive a stipend from the PSC-CUNY Welfare Fund.

** If you select the optional prescription rider for these plans, you will pay the full total amount (basic plus optional rider). Your prescription drug coverage will be provided by the health plan, not through the PSC-CUNY Welfare Fund.

PSC-CUNY WELFARE FUND WELFARE FUND COVERS OPTICAL, DENTAL, PRESCRIPTION AND HEARING AID

Teaching Adjuncts must have taught one or two courses in the previous two semesters and at least two courses and six hours per week in the current semester and maintain this going forward

Non-teaching Adjuncts must have worked 15 hours per week in the previous two semesters and work 15 hours per week each semester going forward.

Summer and Winter session is not included

- **To enroll you must complete the PSC-CUNY Welfare Fund Enrollment Form which you can obtain from your Human Resources**
- **Dependent information will be obtained from your NYC Health Benefits Application**

PSC-CUNY WELFARE FUND *EFFECTIVE DATE* *OF COVERAGE*

- **Your PSC-CUNY Welfare Fund benefits begins on the 1st day of the next month following your appointment (or on the first day of the month if you start on the 1st day of the month), if your enrollment form is received within 30 days**
- **If the Human Resources Department does not receive your enrollment form within 30 days of your appointment date, there may be a delay in benefits.**

PSC-CUNY WELFARE FUND

WHAT ARE THE BENEFITS?

Non Contributory Plans are provided at no cost to you (for individual plan).

These include:

- Prescription Drug Plan
- Dental Plan
- Optical & Hearing Aid Benefits

Contributory Plans are voluntary and require a contribution from you. These include:

- Term Life Insurance (provided through NYSUT)

OPTICAL BENEFITS

- **General Vision Services (GVS)**
- **Davis Vision**
- **Direct Reimbursement for Optical Benefit (up to \$100)**
- **Hearing Aid**

PRESCRIPTION DRUG BENEFIT

The CVS/Caremark Prescription Drug Plan is available for members enrolled in the New York City Health Benefits Program (NYCHBP). On an annual basis, the fee structure for the prescription co-pay is as follows:

▪ Tier 1	\$10,000	<i>The PSC Welfare Fund Pay 80% - The employee pay 20%</i>
▪ Tier 2	next 10,000	<i>The PSC Welfare Fund Pay 50% - The employee pay 50%</i>
▪ Tier 3	above \$20,000	<i>The PSC Welfare Fund Pay 20% - The employee pay 80%</i>

- *Employees that select Aetna HMO, CIGNA Healthcare, HIP Prime POS, or GHI HMO as their health carrier and decide to purchase the optional drug rider provided by the health carrier instead of CVS/Caremark will be eligible for an annual stipend to offset the cost of the rider.*

PRESCRIPTION DRUG BENEFIT CONTINUED

CVS/Caremark

- You still have the option of mail order for maintenance drugs.
- You will receive a 20% discount card applicable to all CVS-brand health-related products.

DENTAL PLAN

Delta Dental USA Program-DMO Plan

- No premiums, claims forms, deductibles or annual lifetime limits
- Out-of-pocket expenses vary depending on services
- Orthodontia coverage for children and adult
- Flexibility in switching and selecting dentists within HMO network

DENTAL PLAN Continued

Guardian Dental Guard Preferred PPO Plan

- No premiums, deductibles, or annual lifetime limits
- Out-of-pocket expenses vary depending on services
- Orthodontia coverage for children
- Freedom to use participating or non-participating dentist

Guardian Dental Guard Preferred This is a “preferred provider: (PPO) program with two components:

- Access to a panel of dental providers who charge reduced fees and
- Partial reimbursement for services rendered (according to a Guardian reimbursement schedule) Benefits include most standard dental procedures. There are no annual or lifetime maximum payment limitations. Plan participants may use any licensed dentist to provide services, although non-participating dentists are not required to charge the reduced fees, thereby eliminating the value of the component above. The provider panel maintained by Guardian Life is Dental Guard Preferred. Information on participating dentists is available from Guardian on their website or by phone 1 800 848-4567. Frequency limits: Standard prophylactic care (cleaning and necessary x-rays) is covered once every six months.

PICA PROGRAM

- PICA is a prescription drug program made available through the joint effort of the City of New York Office of Labor Relations and the Municipal Labor Committee and covers all employees, Non-Medicare retirees and their dependents enrolled in a health plan offered by the City Health Benefits Program

PICA PROGRAM CONTINUED

PICA covers medication in two specific drug categories:

- **Injectable** - most medications normally administered by injections not requiring administration by a health care professional
- **Chemotherapy** - medications used to treat cancer and the side effects of chemotherapy
- **There is an annual deductible of \$100 per person for Injectable and Chemotherapy medications. This deductible is independent of any other deductibles.**

TERM LIFE INSURANCE

THROUGH NEW YORK STATE UNITED TEACHERS (NYSUT)

TRUST

You and/or your lawful spouse or certified domestic partner have the opportunity to purchase up to \$1 million of life insurance coverage, if under age 65. Up to \$25,000 is also available for each of your eligible children.

To request more information, you may obtain a Term Life Insurance brochure from your Department of Human Resources or contact Members Benefits at NYSUT at 800 626-8101.

CHOOSING A PENSION PLAN!

YOUR CHOICES ARE...

- Teachers' Retirement System of the City of NY (TRS)
- Optional Retirement Program (TIAA-CREF)
- New York City Employees' Retirement System (NYCERS) (only as a Transferred Contributor)
- Board of Education Retirement System (BOERS) (only as a Transferred Contributor)

*Please note: As a new staff member you have 30 days from your appointment date to choose a pension plan. This choice is **IRREVOCABLE**. After 30 days, New York State Education Law Section 6253 mandates assignment to TRS.*

TIER VI

TRS/CUNY ORP

- o Effective for all employees joining the NYC Teachers' Retirement System or CUNY Optional Retirement System on or after April 1, 2012.
- o Requires 3% employee contribution, regardless of salary, until April 1, 2013; thereafter, the contribution rate in a given year is based upon regular compensation.
- o Employee contributions will now be required of all participants for the duration of their employment.
- o All participants will be required to make employee contributions at the current rate of 3% until April 1, 2013. Thereafter, employee contribution rates in a given calendar year will be based upon their earnings in the second calendar year preceding the current calendar year as follows:

Wages of \$45,000 or less	3%
Wages between \$45,000 and \$55,000	3.5%
Wages between \$55,000 and \$75,000	4.5%
Wages between \$75,000 and \$100,00	5.75%
Wages between \$100,000 but less than \$179,000	6% (TRS)
Wages between \$100,000 or more	6% (CUNY/ORP)

CHOOSING A PENSION PLAN! - REVIEW AT A GLANCE

TRS

- Defined benefit plan
- Vesting after 10 years
- Employee contributes base salary, pre-tax to the Qualified Pension Plan (QPP) for the duration of employment

\$45,000 or less	3%
\$45,000 - \$55,000	3.5%
\$55,000 - \$75,000	4.5%
\$75,000 - \$100,000	5.75%
\$100,000 - \$179,000	6%
- Employer contributes lump-sum to pension fund, not individual accounts
- Benefits based on age, final average salary (FAS) and years of service credit

TIAA-CREF (ORP)

- Defined contribution plan
- Vesting after 366 days
- Employee contributes base salary, pre-tax for the duration of employment

\$45,000 or less	3%
\$45,000 - \$55,000	3.5%
\$55,000 - \$75,000	4.5%
\$75,000 - \$100,000	5.75%
\$100,000 - or more	6%
- Employer contributes 8% of salary for first seven years and 10% thereafter.
- Employer/employee Contributions held in suspense for 366 days unless you have a vested open retirement plan contract.
- Benefits based on amounts contributed by employer, employee, investment experience.

TRS

To enroll, complete the following:

- Retirement Program Election Form and
- TRS Enrollment Application and Beneficiary Form
 - *must be notarized*
 - *necessary proof of birth documentation must be submitted*

Membership begins on day TRS receives Tier VI Enrollment Application or 30 days after CUNY appointment, whichever comes first.

TRS

TRANSFERRING MEMBERSHIP

After joining TRS, and if you are a member of one of the following retirement systems, you may transfer your membership (service credit and accumulated pension funds) to TRS:

- NYC Employees' Retirement System
- NYC Board of Education
- NYC Fire Department Fund
- NYC Police Department Pension Fund
- NYS and Local Police and Fire Retirement System
- NYS Teachers' Retirement System
- NYS and Local Employees' Retirement Systems

TIAA-CREF

To enroll, complete the:

- Retirement Program Election Form and
- TIAA-CREF Retirement Annuity Application

 *beneficiaries must be listed*

TIAA-CREF *VESTING CYCLE*

- If you do not have a previous vested CUNY Retirement Annuity contract or a vested open retirement plan contract from another employer, employee & employer contributions will be held in an escrow account for 366 days (the vesting cycle).
- Upon the completion of the vesting cycle, employee contributions which are being held in an escrow account in Albany will be sent from the Office of the State Comptroller (OSC) and applied to your TIAA-CREF annuity contracts with 2% interest. The University will apply the employer contributions with 2% interest to your contracts.
- After vesting you will start receiving quarterly statements from TIAA-CREF.

TIAA-CREF

IMPACT OF MULTIPLE EMPLOYMENT ON CONTRIBUTIONS

- **Effective July 1, 2001, earnings in a part-time/hourly Instructional Staff position held by a full-time Instructional Staff member became pensionable.**
- **Part-time earnings require both employee and employer contributions**
- **Staff member must complete Form 102b**

ALTERNATE FUNDING VEHICLES

In order to allow for diversification of your ORP investments two AFV's are permitted. At present, the AFV's are the Guardian (represented by the Halliday Financial Group) and MetLife. Once you are vested (after 366 days) in your retirement annuity you may transfer your assets. Please review with each vendor what fees, if any, apply to such transfers

HOW DO I ADD TO MY PERSONAL INVESTMENTS FOR RETIREMENT?

- Employees have the option of participating in a tax-deferred annuity
- The tax-deferred annuity allows employees to set aside pre-tax dollars subject to IRS limits
- As a result, employees may voluntarily reduce their taxable income

Tax-deferred annuity options:

- Teachers' Retirement System of the City of New York (for TRS members only)
- TIAA-CREF
- New York State Deferred Compensation Plan (NYSDCP)

LEAVES

- **JURY DUTY**
- **TEMPORARY DISABILITY (Sick Leave)**

TEMPORARY DISABILITY (SICK LEAVE)

- **Adjuncts/Non-Teaching Adjuncts – for every 15 hours worked, 1 hour of sick leave is accrued. Sick Leave is not carried over to the next semester (use it or lose it).**

Hours Worked

Hours of Sick Leave Accrued

15 hours	1 hour
30 hours	2 hours
45 hours	3 hours
60 hours	4 hours
75 hours	5 hours
90 hours	6 hours
105 hours	7 hours
120 hours	8 hours
135 hours	9 hours
150 hours (overload)	10 hours

JURY DUTY

STATE OR LOCAL JURIES OF NEW YORK

- CUNY Adjunct/Non-Teaching Adjunct employees shall be released to serve on State or local juries in New York. The employee shall suffer no loss of pay nor reduction of leave credits for serving, if summoned during your assigned work schedule and time.
- Employees summoned to jury duty must notify, as soon as possible, their immediate supervisor and the Director of Human Resources that they have been summoned. A photocopy of the jury duty summons must be presented by the employee.
- When returning from jury duty, you must submit a photocopy of the completed jury duty certificate to your immediate supervisor and the Director of Human Resources
- If the State inadvertently issues a check for the per diem jury duty service, you must reimburse the college for the full amount.

JURY DUTY

FEDERAL AND OUT-OF-STATE

- CUNY Adjunct/Non-Teaching Adjunct employees shall be released to serve on Federal and out-of-state jury duty and shall suffer no loss of pay nor reduction of leave credits for serving if summoned during work schedule and time.
- Employees summoned to jury duty must notify, as soon as possible, their immediate supervisor and the Department of Human Resources that they have been summoned. A photocopy of the jury duty summons must be presented by the employee.
- When returning from jury duty, you must submit a photocopy of the completed jury duty certificate to your immediate supervisor and the Department of Human Resources

OTHER BENEFITS

■ COLLEGE SAVINGS PLAN (529)

This plan allows you to save money for a family member's education, i.e., dependents, parents, etc.

Up to \$10,000 is deductible from New York State taxable income for married couples filing jointly; single taxpayers can deduct up to \$5,000 annually.

■ TRANSIT BENEFIT

This plan allows you to deduct transportation expenses on a pre-tax basis.

■ TUITION WAIVERS

Eligible CUNY employees are eligible for a tuition waiver for undergraduate or graduate degree courses.

■ FEDERAL CREDIT UNIONS

Eligible CUNY employees and their immediate families may join and get special offers on benefits such as, Insured savings and investing accounts, checking accounts, credit cards, loans and more.

■ SAVINGS BONDS

To open an account, please visit www.treasurydirect.gov

OTHER BENEFITS CONTINUED

- **CUNY Work/Life Program**

A free confidential service for you and your family 24 hours a day, 7 days a week . This service will help you manage your personal and professional responsibilities.

- **CUNY eMALL**

CUNY eMALL is a virtual shopping site that offers discounts for faculty and staff.

POLICIES AND PROCEDURES

Affirmative Action	Gifts to Faculty/Ethics
Americans With Disability -504	IT Security Procedures - General
CUNY Dedicated Sick Leave	Leave Blood Donation for Breast & Prostate Cancer
CUNY E-mail/Password Usage Advisory	Non-Discrimination Policy
CUNY Family Medical Leave Act (FMLA)	Policy Against Sexual Harassment
CUNY Policy on Acceptable Use of Computer Resources	Right to Know
CUNY Policy on Drugs and Alcohol/Information About Risks	Statement of Policy on Multiple Positions
CUNY Workplace Violence Policy Statement	The Uniformed Services Employment and Reemployment Rights Act
CUNY Domestic Violence And The Workplace	Tobacco – Free Policy

CONCLUSION

Your responsibility is to determine which plans are best for you and your family. The College may not make health benefits or pension elections on your behalf.

Take the time to review your options carefully. It is important for you to play an active role in understanding your benefits and how they work. We encourage you to weigh all factors before making a decision.